

## **REMARKS**

Claims 1-28 are pending in the Application. Claims 25-28 have been added. Claims 25-28 find support in the claims and the original disclosure. No new matter has been added. Entry of the amendment is respectfully requested. Reconsideration is respectfully requested.

## **The Rejections**

Claims 1-3, 9-10, 13, and 21 were rejected under 35 U.S.C. § 103(a) as obvious over Semple (U.S. 6,085,177) in view of Dasan (U.S. 5,761,662).

Claims 5, 8, 12, 20, 22, and 24 were rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Semple in view of Dasan and Jheeta (US 5,619,558).

Claim 4 was rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Semple in view of Dasan, Jheeta, and Akiyama (US 5,539,825).

Claims 6-7, 11, 14-18, and 23 were rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Semple in view of Dasan, Jheeta, and Patterson (US 5,915,246).

Claim 19 was rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Semple in view of Dasan, Jheeta, Patterson, and Martin (US 6,304,860).

The Applicants respectfully traverse the rejections. The references, taken alone or in combination, do not teach or suggest the recited features and relationships. Applicants acknowledge that all previous rejections and objections have been withdrawn.

### **Claim 1**

The references do not link display of a web page to a customer's profile that was accessed from reading a card. Where do the references teach or suggest accessing a customer's profile from customer identification read from a card, and using the customer's profile to display a web page having selections for using an automated transaction machine to perform transactions. Where do the references link the web page display of transaction options to reading customer identification from a card?

The references do not even teach or suggest a card reader. The alleged card reader in Semple is actually a keyboard (228). Also, a user in Semple accesses the web by pressing the Web Access key (230). If Semple's web page communication is responsive to pressing the key (230), then how can it be responsive to a customer profile value?

Dasan is non analogous art. Dasan's "profile" is limited to search specifications (col. 5, lines 61-64) for creating a newspaper (col. 2, lines 41-42). Semple is concerned with accessing geo-defined location information within a selected area of an ATM (e.g., col. 1, lines 16-19 and 50-53; col. 3, lines 35-40; col. 4, lines 60-67; col. 5, lines 10-16). One skilled in the art of ATM usage would recognize that it would not have been obvious (nor tolerated by customers waiting in line) to modify Semple (if somehow even possible) to permit reading of a newspaper at Semple's ATM.

**Claim 9**

Where do the references teach or suggest reading an account number from a card; accessing a plurality of customer profile values; and performing a transaction with an automated transaction machine based on an option selected in a displayed web page?

**Claim 13**

Where do the references teach or suggest accessing the automated transaction machine operations available to a customer based on the customer's profile received from the customer's identification, and loading at the automated transaction machine a web page that corresponds to the customer's available operations?

**Claim 21**

Where do the references teach or suggest accessing a customer's profile in response to receiving the customer's identity at an ATM; retrieving marketing information from the accessed profile; selecting a targeted advertisement in response to the retrieved marketing information; and displaying a web page having the targeted advertisement in a browser of the ATM?

**Claim 25**

Where do the references teach or suggest displaying a web page at an ATM, where the web page corresponds to received customer identification information, and where the web page includes a currency withdrawal request selection?

### **Fee For Additional Claims**

Please charge the fees associated with the submission of one additional independent claim (\$88) and four additional total claims (\$72) and any other fee due to Deposit Account 09-0428.

### **Conclusion**

Each of Applicants' pending claims specifically recites features and relationships that are neither disclosed nor suggested in any of the applied prior art. Furthermore, the applied prior art is devoid of any such teaching, suggestion, or motivation for combining features of the applied art so as to produce Applicants' invention. Allowance of all of Applicants' pending claims is therefore respectfully requested.

The undersigned will be happy to discuss any aspect of the Application by telephone at the Office's convenience.

Respectfully submitted,



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